

"I am one member that is dedicated to helping our small business community obtain competitive and very good coverage," she said in response to a question. "The way in which businesses have an opportunity to access insurance in the bill is a work in progress. Nonetheless, the bill does have some major provisions that suggest how this can happen—either they can keep the plan they have or in the insurance exchange they can opt in, select from there, or go into the non-profit plan that is created on the exchange.

"There are some pretty serious disincentives in the bill ... to discourage existing businesses from dumping their insured populations into the not-for-profit plan and frankly that is one part of the bill that needs a lot of intense scrutiny to make sure it is working for all. I have a very high priority in my mind to develop a plan that is truly workable for small business."

Congresswoman Kaptur stressed the importance of everyone having "a medical home" in order to prevent cost shifting, which is inefficient. "In my district, almost 57,000 people have no health insurance," she said, noting that emergency room care is particularly expensive... Exorbitant costs are riddled through the system when people don't have a medical home. It costs all of us in the end. If they don't have insurance, the cost of their care is shifted to other plans."

The House version of health care reform would mean "if you have insurance, you can keep it," she said. "The most important step one can take is to make sure that you belong to a plan . . . that you in fact have a medical home. I'm not satisfied, though I'm trying, to get this concept of responsible group management into this bill ... Just because you belong to a plan doesn't mean that plan is well managed."

Hosted by Dan Multhrop, "The Sound of Ideas" is an award-winning public affairs radio program on WCPN, which covers not only Cleveland, but also the eastern portion of the Ninth Congressional District, including Lorain and Erie counties.

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